

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Nga B. Nguyen
Tracey R. Thomas	)	
	:	Group Art Unit: 3692
Application No. 10/709,702	)	
	:	Confirmation No. 3701
Filed: May 24, 2004	)	
	:	
For: PAY YOURSELF FIRST	)	
WITH TRANSFER OPTIONS	:	May 12, 2009

**Mail Stop RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

A Request for Continued Examination (RCE) is being filed concurrently herewith. Prior to further examination on the merits, and in response to the final Office Action mailed November 12, 2008, please amend the application as follows.